

Fill in this information to identify the case:

Debtor 1	Jill Marie Paukstis
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Northern
	District of IL
Case number	15-40662

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as

Name of creditor: Trustee of the Igloo Series IV Trust

Court claim no. (if known): 12

Last 4 digits of any number you use to identify the debtor's account: 5263

Date of payment change:
Must be at least 21 days after date 10 /01 /2020 of this noticeNew total payment: \$ 1,269.91
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 671.90

New escrow payment: \$ 648.94

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Jill Marie Paukstis
First Name Middle Name Last Name

Case number (if known) 15-40662

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Michelle R. Ghidotti-Gonsalves
Signature

Date 8 / 21 / 2020

Print: Michelle R. Ghidotti-Gonsalves
First Name Middle Name Last Name

Title AUTHORIZED AGENT

Company Ghidotti Berger, LLP

Address 1920 Old Tustin Ave
Number Street
Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010 Email bknottifications@ghidottiberger.com

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: August 07, 2020

JILL M PAUKSTIS
7818 W ARGYLE ST
NORRIDGE IL 60706

Property Address:
16026 GOLFVIEW DRIVE
LOCKPORT, IL 60441

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from June 2020 to Sept 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Oct 01, 2020:		Escrow Balance Calculation	
Principal & Interest Pmt:		544.67	620.97	**	Due Date:	Sep 01, 2019
Escrow Payment:		671.90	648.94		Escrow Balance:	(3,627.61)
Other Funds Payment:		0.00	0.00		Anticipated Pmts to Escrow:	8,734.70
Assistance Payment (-):		0.00	0.00		Anticipated Pmts from Escrow (-):	3,002.12
Reserve Acct Payment:		0.00	0.00			
Total Payment:		\$1,216.57	\$1,269.91		Anticipated Escrow Balance:	\$2,104.97

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Jun 2020	671.90				Starting Balance	0.00	(3,112.94)
				*		0.00	(2,441.04)
Jun 2020			2,948.18	*	County Tax	0.00	(5,389.22)
Jun 2020			53.94	*	Mortgage Insurance	0.00	(5,443.16)
Jul 2020	671.90			*		0.00	(4,771.26)
Jul 2020	(1,343.80)			*		0.00	(6,115.06)
Jul 2020	2,754.18			*	Escrow Only Payment	0.00	(3,360.88)
Jul 2020			26.97	*	Mortgage Insurance	0.00	(3,387.85)
Jul 2020			239.76	*	Escrow Only Payment	0.00	(3,627.61)
					Anticipated Transactions	0.00	(3,627.61)
Aug 2020	8,062.80		26.97		Mortgage Insurance		4,408.22
Sep 2020	671.90		2,948.18		County Tax		2,131.94
Sep 2020			26.97		Mortgage Insurance		2,104.97
	\$0.00	\$11,488.88	\$0.00	\$6,270.97			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

Analysis Date: August 07, 2020

JILL M PAUKSTIS

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	2,104.97	621.96
Oct 2020	648.94	26.97	Mortgage Insurance	2,726.94	1,243.93
Nov 2020	648.94	26.97	Mortgage Insurance	3,348.91	1,865.90
Dec 2020	648.94	26.97	Mortgage Insurance	3,970.88	2,487.87
Jan 2021	648.94	1,567.27	Homeowners Policy	3,052.55	1,569.54
Jan 2021		26.97	Mortgage Insurance	3,025.58	1,542.57
Feb 2021	648.94	26.97	Mortgage Insurance	3,647.55	2,164.54
Mar 2021	648.94	26.97	Mortgage Insurance	4,269.52	2,786.51
Apr 2021	648.94	26.97	Mortgage Insurance	4,891.49	3,408.48
May 2021	648.94	26.97	Mortgage Insurance	5,513.46	4,030.45
Jun 2021	648.94	2,948.18	County Tax	3,214.22	1,731.21
Jun 2021		26.97	Mortgage Insurance	3,187.25	1,704.24
Jul 2021	648.94	26.97	Mortgage Insurance	3,809.22	2,326.21
Aug 2021	648.94	26.97	Mortgage Insurance	4,431.19	2,948.18
Sep 2021	648.94	26.97	Mortgage Insurance	5,053.16	3,570.15
Sep 2021		2,948.18	County Tax	2,104.98	621.97
	<hr/> <u>\$7,787.28</u>	<hr/> <u>\$7,787.27</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 621.97. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,297.88 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,104.97. Your starting balance (escrow balance required) according to this analysis should be \$621.96. This means you have a surplus of 1,483.01. **(The amount of surplus only exists if the loan is current, the analysis gives a projected coverage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 7,787.27. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	648.94
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	\$648.94

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

CERTIFICATE OF SERVICE

On August 21, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

Marilyn O Marshall courtdocs@chi13.com

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

Robert Skowronski rbskowronski@gmail.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Lauren Simonton
Lauren Simonton

On August 21, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR
Jill Marie Paukstis
2640 N Avondale Ave, B
Chicago, IL 60647

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Lauren Simonton
Lauren Simonton